# United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 22-01264-MJC
Matthew J Mayernick Chapter 13

**CERTIFICATE OF NOTICE** 

District/off: 0314-5 User: AutoDocke Page 1 of 2
Date Rcvd: Jul 11, 2022 Form ID: 309I Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol Definition

Debtor

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

# Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

## Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2022:

Recip ID	Recipient Name and Address		
db	Matthew J Mayernick, 3640 Aristes Highway, Aristes, PA 17920		
5484176	+ AES MEMBERS 1ST FCU, ATTN: BANKRUPTCY, PO BOX 40, MECHANICSBURG, PA 17055-0040		
5484177	#+ AES MEMBERS 1ST FCU, 5000 LOUISE DR, MECHANICSBURG, PA 17055-4899		
5484182	+ PSECU, P.O. BOX 1006, HARRISBURG, PA 17108-1006		
5484185	+ SYNCB/HARBOR FREIGHT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060		
5484186	+ SYNCB/HARBOR FREIGHT, PO BOX 965022, ORLANDO, FL 32896-5022		

TOTAL: 6

## Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: bobspielman@yahoo.com	Date/Time	Recipient Name and Address
aty	Eman/ rext. boospiennan@yanoo.com	Jul 11 2022 18:39:00	Robert Spielman, 29 E Main St, Ste D, Bloomsburg, PA 17815-1485
tr	Email/Text: info@pamd13trustee.com	Jul 11 2022 18:39:00	Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Jul 11 2022 18:39:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5484178	+ EDI: CAPITALONE.COM	Jul 11 2022 22:48:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5484179	+ EDI: CITICORP.COM	Jul 11 2022 22:48:00	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS, PO BOX 790034, ST LOUIS, MO 63179-0034
5484180	+ EDI: CITICORP.COM	Jul 11 2022 22:48:00	CITIBANK/THE HOME DEPOT, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5484181	+ Email/Text: bankruptcynotices@psecu.com	Jul 11 2022 18:39:00	P S E C U, ATTENTION: BANKRUPTCY, PO BOX 67013, HARRISBURG, PA 17106-7013
5484183	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 11 2022 18:39:00	QUICKEN LOANS, ATTN: BANKRUPTCY, 1050 WOODWARD AVENUE, DETROIT, MI 48226-3573
5484184	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 11 2022 18:39:00	QUICKEN LOANS, 1050 WOODWARD AVE, DETROIT, MI 48226-3573
5484187	+ EDI: RMSC.COM	Jul 11 2022 22:48:00	SYNCB/WALMART DC, PO Box 965005, Orlando, FL 32896-5005
5484189	+ EDI: RMSC.COM	Jul 11 2022 22:48:00	SYNCHRONY/PAYPAL CREDIT, PO BOX 965005, ORLANDO, FL 32896-5005
5484188	+ EDI: RMSC.COM	Jul 11 2022 22:48:00	SYNCHRONY/PAYPAL CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

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5484190 + EDI: CITICORP.COM

Jul 11 2022 22:48:00 TRAC/CBCD/CITICORP, CITICORP
CREDIT/CENTRALIZED BANKRUPTCY, PO

5484191 + EDI: CITICORP.COM

Jul 11 2022 22:48:00 TRAC/CBCD/CITICORP, PO BOX 6497, SIOUX

FALLS, SD 57117-6497

+ EDI: CAPITALONE.COM

Jul 11 2022 22:48:00 WORLD'S FOREMOST BANK, 4800 NW 1ST

STREET, SUITE 300, LINCOLN, NE

BOX 6497, SIOUX FALLS, SD 57117-6497

68521-4463

+ EDI: CAPITALONE.COM

Jul 11 2022 22:48:00 WORLD'S FOREMOST BANK, PO BOX 31293,

SALT LAKE CITY, UT 84131-0293

TOTAL: 16

NONE

5484192

5484193

# BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or # out of date forwarding orders with USPS.

# NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2022 Signature: /s/Gustava Winters

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2022 at the address(es) listed below:

The following persons/entities were sent notice through the court's CM/ECF electronic man (Eman) system on July 11, 2022 at the

Jack N Zaharopoulos (Trustee)

TWecf@pamd13 trustee.com

**Email Address** 

Robert Spielman

Name

on behalf of Debtor 1 Matthew J Mayernick bobspielman@yahoo.com rssecty@yahoo.com;spielman.robertr106381@notify.bestcase.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:							
Debtor 1:	Matthew J Mayernick	Social Security number or ITIN: xxx-xx-2691					
	First Name Middle Name Last Name	EIN:					
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:					
United States Bank	cruptcy Court: Middle District of Pennsylvania	Date case filed for chapter: 13 7/10/22					
Case number:	5:22-bk-01264-MJC						

# Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="mailto:pace-uscourts.gov">pace-uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Matthew J Mayernick	
2.	All other names used in the last 8 years		
3.	Address	3640 Aristes Highway Aristes, PA 17920	
4.	<b>Debtor's attorney</b> Name and address	Robert Spielman 29 E Main St Ste D Bloomsburg, PA 17815–1485	Contact phone 570 380-1072
			Email: bobspielman@yahoo.com
5.	Bankruptcy trustee Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717–566–6097
			Email: info@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.		Hours open:
		Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Monday – Friday 9:00 AM to 4:00 PM
			Contact phone (570) 831-2500
			Date: 7/11/22

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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Debtor Matthew J Mayernick Case number 5:22-bk-01264-MJC

### 7. Meeting of creditors

be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

## Debtors must attend the meeting to August 15, 2022 at 10:00 AM (by video conf.)

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

\*\*\* Valid photo identification and proof of social security number are required \*\*\*

#### Location:

Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Zoom link details.

Any other party wishing to appear: You must email the Trustee's Office at info@pamd13trustee.com prior to the meeting and you will be emailed instructions.

### 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

### Deadline to file a complaint to challenge dischargeability of certain debts:

### You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

Filing deadline: 9/18/22

Filing deadline: 10/14/22

Filing deadline: 1/6/23

## Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the

conclusion of the meeting of creditors

## 9. Filing of plan

10. Creditors with a foreign address

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any

questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise

### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="mailto:pace-uscourts.gov">pace-uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

## 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

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